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ABSTRACT

Authentic listening materials are appropriate and desirable for instruction in English as a second language (ESL) for business purposes for several reasons: they have high interest, leading to enhanced motivation and increased opportunity for learning; they contain many natural redundancies and repetitions that facilitate comprehension; and they are rich in the target culture. Despite a lack of commercially available materials for business ESL, other sources can be tapped for authentic listening materials. These include tapes of business-related radio and television programs and commercials, teacher-made tapes of interviews or sales talks with local business people, taped university lectures, guest speakers in class, and field trips. Interviewees may also make other literature and realia, such as contracts, brochures, forms, and information sheets available for class use. The teacher must then plan pre-listening, listening, and post-listening activities to maximize the materials' usefulness. These could include general discussion of the topic and student experiences with it, role-playing, completing charts or checklists, problem-solving, synthesis and paraphrasing, description of the segment, field trips, student-conducted interviews, expression of reactions or opinions, and guessing the meaning of unfamiliar vocabulary. (MSE)

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AUTHENTIC LISTENING MATERIALS FOR BUSINESS ENGLISH

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Authentic Listening Materials for Business English

Christine Uber Grosse

Florida International University

I. Introduction

The purpose of this paper is to suggest a rationale for the use of authentic listening materials in the business English classroom. In addition, the author discusses sources of authentic listening materials and appropriate activities to accompany these materials.

II. Rationale

Authentic listening materials are appropriate and desireable for the business ESL class for a variety of reasons. As Joan Morley points out in a recent article in the TESOL Newsletter, "up to date, locally relevant authentic materials are especially effective and are recommended wherever possible" (1985) for listening activities. The high interest factor leads to enhanced student motivation and increased opportunity for learning.

In her article entitled "Reading Authentic Texts in a Foreign Language: A Cognitive Model", Janet Swaffar (1985) emphasizes that such materials are replete with natural repetitions and redundancies that facilitate comprehension more than artificial, contrived, or "sanitized" material. She believes, as do others, that language is most readily learned as a medium of specific content, through familiar subjects.

Authentic materials provide a genuine context for business language and encourage students to behave as normal listeners. The authentic materials are rich in the target culture as they are used to convey a message to members of that culture for a communicative purpose. Additionally, the use of authentic materials provides variety and spontaneity to a class.

A major drawback for the use of these materials has traditionally been the lack of availability on the commercial market. Busy teachers have been reluctant to collect their own samples of authentic materials for listening activities, or have not known where to turn for appropriate sources. Other reasons why teachers may hesitate to use authentic listening materials include fear that they are too difficult for their students to understand, and frustration for those teachers who are uncomfortable with using communicative techniques in the classroom.

In spite of the dearth of commercially available authentic listening materials for business ESL, not to mention the shortage of ANY type of listening materials (Pergamon and Cambridge have several), a rich vein of authentic materials is readily accessible to the ESL teacher in her environment. Collecting one's own material and developing related activities are not so difficult as they might at first seem

III. Sources of Authentic Listening Materials

Possible sources of authentic listening materials that the teacher can tap for business ESL classes include:

1. audio/video tapes of television or radio programs with a

business orientation. Appropriate programs are listed in television or radio guides. (see handout #1)

2. teacher-made audio/ video tapes of interviews with local business people
3. audio/video tapes of university lectures from business classes
4. teacher-made audio/video tapes of sales talks or requests for information from local businessmen and women ie car dealers, real estate agents, computer sales representatives, telephone company agents, IRS personnel, travel agents, buyers from department stores, loan officers of local banks, etc.
5. audio/video tapes of television or radio commercials
6. Guest speakers from the business community who come to class
7. Field trips into the business community to collect information, discuss issues of interest, observe business operations.

A sample of a taped conversation between the author and Linda Robinson, demonstrates the type of material that teachers can readily gather from the business community. The format of the conversation is a request for information about houses for sale. The author told the realtor that the purpose of taping the conversation was for class and conference use, and to behave as if she were looking for a new house and needed information about two homes in particular. Here is a sample of the tape.

After the conversation, Linda Robinson provided the author with a considerable amount of realia related to the real estate

business. The brochures are intended for customers of Merrill Lynch Realty, actual buyers and sellers of real estate. As is evident from handout #2, the authentic materials complement the listening selection and provide an effective basis for the development of related listening activities. Teachers will find such realia is readily available from many local sources, in particular from business people that they speak with

Among the types of realia that are useful in the business ESL class are business forms, contracts, information sheets, documents, maps, and promotional brochures. Merrill Lynch Realty, as do many companies, produce a wealth of materials for their clients for a variety of purposes that can be used to advantage in the Business English class. Auto dealerships, computer vendors, large and small businesses, banks have a wide variety of literature and forms available. (Please refer to the handouts from Merrill Lynch realty for examples of realia, and activities for using them in class.

IV. Listening Activities

After the teacher has collected the authentic listening materials for classroom use, and accompanying realia, he must plan activities that maximize the usefulness of the materials for learning. These listening activities that the teacher will develop will consist of three basic types: pre-listening, listening, and post-listening.

Comprehension of discourse, either spoken or written, is enhanced through the listener or reader's amount of background knowledge of the subject covered in the discourse. To facilitate

comprehension in reading and or listening, research has shown that a student's background knowledge of a subject can be activated by well-conceived pre-reading or pre-listening activities. For this reason teachers should seek to activate the background knowledge of their students about a listening selection through the use of pre-listening activities. Pre-listening activities can take a wide variety of forms, including:

1. general discussion of the central topic

2. asking about student experiences related to the topic

3. discussion of key vocabulary, sentences, or rhetorical devices from the listening selection

4. homework assignments that involve phone calls to business people, ie realtors to request specific information about a house, or calls to a bank for information about mortgage rates and application procedures.

5. role plays or interviews with other students about the topic

6. student generation of questions and opinions about the topic

7. prediction of what students expect to hear in the listening selection

8. posing of questions by the teacher to focus the listening on specific tasks or information.

9. homework assignment of listening to a relevant television or radio show

While the students are listening to the tape on the first, second or subsequent playings, the teacher can ask them to perform listening activities such as:

1. completing charts or graphs with specific information from the sample.

2. checking items from a list as they are heard

3. taking notes

After the listening selection is over, the teacher can engage the students in a variety of cognitive and communicative post-listening activities such as:

1. Problem-solving with information based on the tape or other realia

2. Identification of the main idea of the selection

3. Recognition of key points in the conversation

4. Recognition of the sequence of events

5. General class pooling of information about the selection

6. Description of the situation, register, participants, and tone of the tape

7. Field trips to business community to follow-up on information or questions generated by the selection

8. Preparation and collection of interviews or conversations with business persons related to listening selection (in person or via the telephone)

9. Drawing conclusions or making predictions about the outcome of events in the taped conversation

10. Recognition of speaking and listening strategies of participants to handle hesitation etc.

11. Paraphrasing ideas expressed in selection

12. Expression of reactions or opinions related to sample

13. Retelling the conversation to partners

14. Guessing the meaning of unfamiliar words through context

All of the above activities can emphasize real communication and reflect actual listening tasks that native speakers typically perform. To provide additional listening practice, the teacher can select activities that are interactive, that allow the student to communicate with others and actively use the information contained in the sample. In each of the listening activities, the teacher should remember that perfect comprehension cannot be a realistic goal for the ESL students, since as Brown (1977) and Johnson (1982) point out, the student has to rely on imperfect linguistic skills for a long time and cannot wait for perfect comprehension to occur. The ESL students must learn to do what native listeners do - that is to fill in the gaps of partial understanding to the best of their ability.

In conclusion, the range and variety of authentic materials available to the enterprising business ESL teacher are vast, as are the types of communicative activities that can accompany the selections. The relevance, high interest value, and teaching power of such materials make them of great usefulness to the business ESL student.

References

Brown, Gillian. 1977. Listening to Spoken English. London: Longman.

Johnson, Keith. 1982. Communicative Syllabus Design and Methodology. Oxford: Pergamon.

Morley, Joan. 1985. "Listening Comprehension: Student-Controlled Modules for Self-Access Self-Study" TESOL Newsletter 19 (6).

Swaffar, Janet K. 1985. "Reading Authentic Texts in a Foreign Language: A Cognitive Model." The Modern Language Journal 69 (1).

Authentic Listening Materials for Business on Television

Titles of Business Programs Shown in Miami, FL in a Typical Week

To avoid repetition, program titles are given only once, although the same show may be presented several times during a week

Monday evening

Real estate and investment seminars
Nightly business report
Moneyline
Everybody's money matters
Success stories
Investment advisory
A millionaire's secret to wealth

Monday - Friday daytime

Nation's business today
Markets and money
60 minutes to success
Success strategies for women
Marketwatch AM and PM
Wallstreet countdown
Marketwrap
Money talk

Saturday

Wall Street Journal report
Buyers forum
Minority business report
Wall Street Week

Sunday

Action Line- consumer protection
It's your business
Your money
Creating wealth through government loans
Taxbreak: 55 and older
Credit card millionaire
Moneyweek
Money, money, money
On the money
Morey's markdown market
Real estate
Adam Smith's Money World
Cash flow
Inside Business
Moneymakers
Keys to Success
Stocks, Options and Futures
The Millionaire Maker
Courage to be rich
Financial independence in two days
Instant Cash Systems

Merrill Lynch
Realty

Cousins

new home appointment and data sheet

realtor associate **time & date** **phone**

Assignment: Make an appointment with a realtor to look at houses, apartments, or town houses. Take notes on the features of each house. Be prepared to describe what you saw to a partner in your class.

Alternate Assignment: Visit several houses or condominiums that are for sale and are open to vi to the public during "open house" hours. Such houses are listed in the real estate section of your local newspaper each weekend. Take notes on the features of each, and be prepared to report your findings to a classmate.

homes I have seen and liked:

address: _____ price: _____

good features: _____

bad features: _____

address: _____ price: _____

good features: _____

bad features: _____

address: _____ price: _____

good features: _____

bad features: _____

address: _____ price: _____

good features: _____

bad features: _____

☐ 8550 SOUTHWEST 72nd STREET, MIAMI, FLORIDA 33143, (305) 667-4515
☐ 13667 SOUTHWEST 88TH STREET, MIAMI, FLORIDA 33186, (305) 385-1134
☐ TOWN CENTER / 6601 MAIN STREET, MIAMI LAKES, FLORIDA 33014, (305) 557-0100

First Impressions Last.

Why try to tell a prospective buyer how your home *could* look when you can *show* him with just a few small repairs, some clean-up and a little redecorating?

Many times, buyers overestimate the costs of painting and repairs. Showing your home to its best advantage will result in a faster sale at a higher price.

Here are some things you can do to enhance the sale of your house.

1. *The front door greets the prospects.* Make sure it is clean and inviting. Paint gutters and downspouts. Keep your lawn well manicured.

2. *Faded walls and woodwork reduce appeal.* A small investment in painting will make your home look fresh and can return more in additional selling price.

3. *Pay attention to details* — Loose knobs, sticking doors and windows, pushed out screen doors and other minor flaws detract from your home's value.

4. *Fix that faucet!* Dripping water discolors sinks and implies faulty plumbing. Always make sure sinks and drains are clean and clear.

5. *Bathrooms help sell homes.* Check and repair caulking around tubs and showers. Make this room sparkle, enhance it with fresh flowers, clean guest towels and bathmats as you would for a special guest.

6. *Arrange bedrooms neatly.* Remove excess furniture and use attractive bedspreads and freshly laundered curtains. Open the windows and let lots of fresh air in.

7. *Make closets look bigger.* Neat, well ordered closets show that space is ample. Closet lights are a special bonus: put some in!

8. *Display the full value of your attic, basement, and other storage areas* by removing all unnecessary articles. Perhaps now is the time to start packing some of those items, and have neatly stacked boxes instead of cluttered shelves.

9. *Let the sun shine in!* Open drapes and curtains to show how cheerful your home can be. Turn on every light in the house including closet lights.

10. *Soft music is inviting.* Have the intercom or stereo tuned to a station of soft background music.

11. *Pets underfoot?* Keep them out of the way — preferably out of the house. Pay special attention to pet odors in the house: air it out often.

12. *Silence is golden.* Be courteous but don't force conversation with the potential buyer. He wants to inspect your house, not pay a social call.

13. *Three's a crowd.* Avoid having many people present during inspections. The prospect will feel like an intruder and will hurry through the house. Too many people in a house make it look smaller.

Role Play: A realtor has just visited the home of a client who wants to sell her house as quickly as possible. However, the lawn is too long, the front door has fingerprints all over it, the walls inside need painting, the closets are dark, etc! The realtor tries to give the client advice on how to make the house more attractive to prospective buyers. (Use the tips above for guidelines)

Merrill Lynch Realty

5830 SW 73 St., Miami, Florida 33143

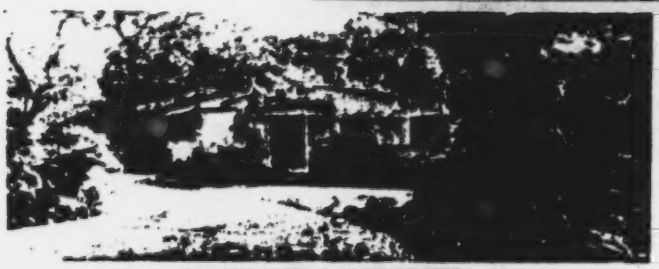
Assignment: Call the realtor listed below for more information about one of the houses on this page. Prepare for the call by making a list of questions to ask the realtor about the house.

667-4815

BARBARA BITTER, Associate • Eves 661-7730

EXQUISITE CUSTOM-BUILT HOME

Elegance and charm characterize this 3 bedroom, 3½ bath home on 1.88 acres, built around a beautifully landscaped patio with a fish pond. All rooms have 10' ceilings and are unusually spacious with many windows. Fireplaces in living room and larch-paneled den. Pinecrest School. $369,000.



COUNTRY LIVING IN PINECREST

An immaculate and charming Dade County pine home on almost 1½ acres, on a quiet street. 3 bedrooms, 2 baths, new kitchen and a sparkling pool. Plenty of room for a north-south tennis court or for the house to grow! Assumable mortgage. $166,000

A CHARMER IN SOUTH GABLES

Impeccably maintained 3 bedroom, 2 bath home on beautifully landscaped lot
Large 20x14' bright living room with a woodburning fireplace
Large Florida room-dining room opening onto brick terrace
Plans for an extension are available. $138,000

FOR THE LARGE FAMILY

5 bedroom, 3 bath pool home in Southwood
2 rooms and a bath are separate
Would make ideal in-law or teenager's suite
Large 2 car garage. Excellent schools. $139,000

BRIAR BAY

Spacious 4 bedroom home near The Falls and Bloomingdales. Large rooms, elegant tile in dining room and entry, built-in bookcases in family room. Screened pool. Breakfast room, indoor utility room. Large side-entry garage.
Will lease-purchase. $139,000

MILLER ROAD AREA

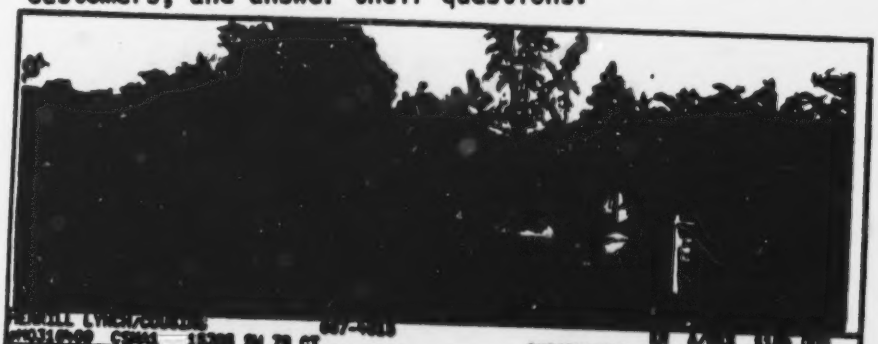
Excellent location for the University of Miami and downtown
3 bedroom, 2 bath home
Sewing or hobby room off the kitchen. Large lot
$137,900

ANY LITTLE LEAGUERS IN THE FAMILY?

Attractively upgraded family home near Continental Park
3 bedrooms, 2 baths, 1 bedroom has built-in desk and bookshelves
Tiled kitchen, tiled family room and a beautiful screened pool
$127,000

Assignment: Compare and contrast the two houses described below. Specifically look at price, annual taxes, size of 1st mortgage, lot size, year built, type and number of rooms, and any special featrues. Write the information about each house in a chart.

Role Play: You are a realtor who wants to show these two homes to prospective clients, a young couple. Describe the features of each home to your customers, and answer their questions.



MERRILL LYNCH/COUSINS 687-4818

PO:90 PG:05
LB: BR:
1B: 2B:
1M:$38,000
2M:
EQ:$126,000
MR:8.00
LA:L. ROBINSON

SB:EASTGROVE ESTS
LG:LOT 3 BLK 4 EASTGROVE ESTS SEC 4
FR: ST:
3B: 4B:
1P:$909 PITI
2P:
TX:$2,291
TD: LL:
CM:L/O
CF:687-4818

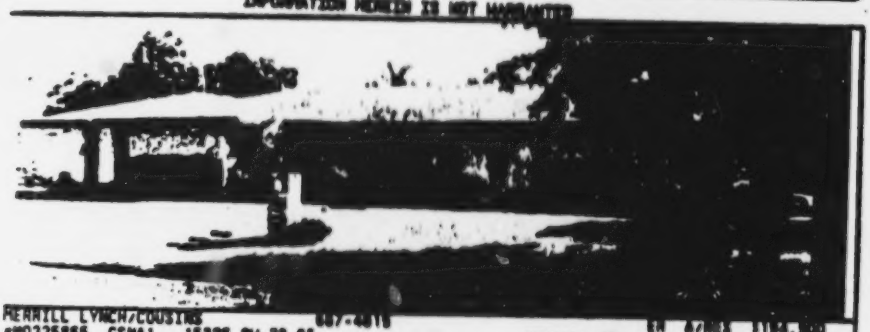
LB:120X127
LI:8.50%
2I:.00%
TY:1985
PE:
OM:S.E. PROPERTIES
BR:2B

YR:1971
1M:FLABLER FED
2M:0

132 ST. TO 78 CT.

ON, SO PRETTY! UPDATED IN LIGHT NEUTRAL COLORS-EXPENSIVE WALLPAPERS, TILE AND CARPETS. SPLIT MASTER BEDROOM, PICTURE GALLERY FOYER, PROFESSIONALLY LANDSCAPED GARDEN. QUIET STREET! STEPS TO PARK AND TOP SCHOOLS. PADDLE FAN AND HURRICANE SHUTTERS.

SINGLE FAMILY	ONE STORY	4 BEDROOMS	2 BATHS	DINING "L"	FAMILY ROOM
SPLIT BEDROOMS	SCREEN PAT/POR	CBS	FLAT TILE ROOF	W-W CARPETING	CERMC TILE FLR
AWNING WINDOWS	SLIDE GLASS DR	COOL-1 CNT UNT	COOL-CEIL FAN	HEAT-CENT ELEC	CITY WATER
WELL WATER	SEPTIC TANK	NATURAL GAS	CABLE TV AVAIL	W-HT GAS	2 CAR GARAGE
1 CAR CARPORT	CIRCULAR DRIVE	IN-GR SCR POOL	POOL-CHLD GATE	RANGE-ELECTRIC	REFRIGERATOR
DISHWASHER	DISPOSER	SMOKE DETECTOR	BLINDS/SHADES	PLNT SHUTTERS	PANTRY
FOYER ENTRANCE	INTERCOM	SPRINKLR SYSTM	WELL & PUMP	FENCE-REAR	TV ANTENNA
FRUIT TREES	AWNINGS	HURRICANE COVER	FIREPLY ASSUM	HOMESTD EXEMPT	ASSUMP AVAIL
CONV REFINANCE	POSS-FURNISHD	VACANT	KEY IN OFFICE	NOT FURNISHED	



MERRILL LYNCH/COUSINS 687-4818

PO:90 PG:05
LB: BR:
1B: 2B:
1M:$40,031
2M:
EQ:$154,869
MR:9.00
LA:L. ROBINSON

SB:EASTGROVE ESTATES
LG:EASTGROVE ESTS SEC 4 LOT 9, BLK 4
FR: ST:
3B: 4B:
1P:$378 PITI
2P:
TX:$2,398
TD: LL:
CM:APPT SECY
CF:682-6438

LB:120X127
LI:7.25%
2I:.00%
TY:1985
PE:
OM:KRUTCHIK
BR:2B

YR:1971
1M:CITIZENS
2M:0

TAKE 152 STREET TO 78 COURT SOUTH-5TH HOUSE ON LEFT.

THIS SPOTLESS HOME SHOWS BEAUTIFULLY!NO EXPENSE SPARED IN DECORATING IN LIGHT EARTHTONES W/DESIGNER WALLPAPER AND TILE FLOORS.ADDED BONUS OF HURRICANE SHUTTERS + EXTRA INSULATION.LOCATED ON "NO TRAFFIC" STREET. EXECUTIVE AREA. OWNER CANNOT GIVE OCCUPANCY UNTIL 8/88.

SINGLE FAMILY	ONE STORY	4 BEDROOMS	2.5 BATHS	DINING "L"	EAT-IN KITCHEN
BREAKFAST AREA	FAMILY ROOM	SCREEN PAT/POR	CBS	B-U GRAVL ROOF	CONCRETE FLOOR
W-W CARPETING	CERMC TILE FLR	AWNING WINDOWS	SLIDE GLASS DR	BAY WINDOW	COOL-1 CNT UNT
COOL-CEIL FAN	COOL-ATTIC FAN	HEAT-CENT ELEC	CITY WATER	SEPTIC TANK	NATURAL GAS
CABLE TV AVAIL	UNDERGRND UTIL	W-HT GAS	2 CAR GARAGE	SLAB/STRIP FDN	IN-GR SCR POOL
RANGE-ELECTRIC	REFRIGERATOR	DISHWASHER	DISPOSER	WASHER	DRYER
SMOKE DETECTOR	DRAPES & RODS	BLINDS/SHADES	INTERCOM	SPRINKLR SYSTM	WELL & PUMP
UTILITY RM-OUT	FENCE-PARTIAL	GARAGE-GAS	TV ANTENNA		

Business Cards

Look at the business card of Linda Robinson above. What information is presented in her card?

Using the sample business card above as a guide, design your own business card in the space indicated.

Merrill Lynch Realty

Cousins

YOUR CHECKLIST FOR FAMILY MOVING

Role Plays: With a partner, role play each of the situations below listed between the asterisks. For example, at the bank in your new town where you have just bought a house, arrange for a transfer of funds from your old bank to the new, & arrange for check-cashing privileges and a new checking account at the new bank.

Send Change of Address to:

- ☐ **Post Office:** Give forwarding address.
- ☐ **Charge Accounts, Credit Cards**
- ☐ **Subscriptions:** Notice requires several weeks.
- ☐ **Friends & Relatives**

* * *

- ☐ **Bank** — Transfer funds, arrange check-cashing in new city.
- ☐ **Insurance** — Notify new location for coverages: Life, health, fire, auto.
- ☐ **Automobile Registrations** — Transfer of car title registration is necessary; also driver's license; city windshield sticker; motor club membership.
- ☐ **Utility Companies** — Gas, light, water, telephone, perhaps fuel; get refund of any deposits made; arrange in new town for immediate service.
- ☐ **Route Men** — Laundry, paper boy, milk man; changeover of services.
- ☐ **School Records** — Ask for copies or transfer of children's records.
- ☐ **Medical, Dental, Prescription Histories** — Ask Doctor and Dentist for referrals; transfer needed prescriptions, eyeglasses, X-rays
- ☐ **Church, Club, Civic Organizations** — Transfer memberships; get letter of introduction.
- ☐ **Pets** — Ask about regulations for licenses, vaccinations, tags, etc.

* * *

Role Play: A realtor advises a young couple who are about to move how to plan ahead for their moving day. The couple ask the realtor to explain several of the suggestions, in order to receive clearer information.

And don't forget to:

- ☐ Empty freezer; plan use of foods.
- ☐ Defrost freezer-refrigerator. Place charcoal to dispel odors.
- ☐ Have appliances serviced for moving.
- ☐ Remember arrangements for TV and antennae.
- ☐ Clean rugs or clothing before moving; have them moving-wrapped.
- ☐ With your Moving Counselor, check: insurance coverage, packing and unpacking labor, arrival day, various shipping papers, method and time of expected payment.
- ☐ Plan for special care needs of infants.

And on moving day:

- ☐ Carry currency, jewelry, documents yourself; or use registered mail.
- ☐ Plan for transporting pets; they are poor traveling companions if unhappy.
- ☐ Carry traveller's checks for quick, available funds.
- ☐ Let close friend or relative know route and schedule you will travel including overnight stops; use him as a message headquarters.
- ☐ Double check closets, drawers, shelves to be sure they are empty.
- ☐ Leave all old keys needed by new tenant or owner with agent or Realtor

Problem Solving: Read the information below about how much house a family can afford. Calculate whether or not the Pepprell family can afford an $80,000 mortgage on their new $95,000 home. John and Cathy Pepprell have a joint monthly income of $4,200. The current interest rate is 10½ % on a fixed rate mortgage. Estimate monthly taxes are $120, while estimated monthly insurance is $40. They have a good credit record. Based on the given information, should the Pepprells be approved for their mortgage?

Helping You is Our Business

Owning a home has been part of the American dream for as long as we've been a country. Owning a home is a source of personal pride, it represents security and independence, it's where the heart is...and today, it's quite often a major decision which requires serious financial planning.

At Merrill Lynch Mortgage, we recognize that expert advice can make that decision easier. We understand your need to weigh all the financial alternatives before deciding on which dotted line to sign. Merrill Lynch Mortgage professionals can help you focus on your needs and will explain how different mortgage products can fit those needs. After all, helping you to home-ownership is our business.

How Much House Can You Afford?

It's no good finding your dream house if it stretches your budget beyond the breaking point or if you can't get a large enough mortgage to finance it.

Avoid that kind of disappointment with prequalification, a procedure which allows you to find out — even before you start house-hunting — what price range you qualify to buy. At any Merrill Lynch Mortgage or Realty office, a loan officer can prequalify you, based on your answers to certain questions as to income, size of planned down payment, and debt. Final mortgage approval is, of course, subject to verification of those answers.

Generally, mortgage lenders have a guideline which says that a home buyer shouldn't pay more than 28 percent of gross income for a monthly PITI payment. PITI stands for principal and interest on the amount borrowed, along with the expense for property taxes and homeowner's insurance for each month. An additional guideline is that a home buyer shouldn't pay more than 36 percent for both PITI and other recurring monthly debt combined. (Of course, these are only guidelines, and the ratios can vary, based on the size of your down payment and which loan program you choose.)

Here's a typical example: Peter and Cynthia Andrews have a combined gross monthly income of $2900. They want to get a $50,000 mortgage on their new $65,000 home. The initial interest rate when they apply is 12% for an adjustable rate mortgage.

Monthly P&I payment	$514.31
Estimated monthly taxes	+75.00
Estimated monthly insurance	+25.00
PITI (Monthly housing expenses)	$614.31

Calculation of monthly housing expense to income ratio:

$$\frac{\$614.31 \text{ (PITI)}}{\$2900 \text{ (Gross monthly income)}} = 21.2\%$$

Peter and Cynthia have the following recurring monthly debts:

Auto loan	$225.00
Mastercard (paying off $500 balance)	+25.00
Sears (paying off $1,000 balance)	+50.00
Monthly debt	$300.00

PITI (Monthly housing expense)	$614.31
Monthly debt	+300.00
Total monthly debt	$914.31

Calculation of total debt to income ratio:

$$\frac{\$914.31 \text{ (Total monthly debt)}}{\$2900 \text{ (Gross monthly income)}} = 31.5\%$$

Based on the above income and debt figures, and assuming a satisfactory credit history, the Andrews should be approved for the $50,000 mortgage.